



Recovery Times



New York
December 17, 1996

"People Helping People"

FEMA
ISSUE 1



Photos by New York Emergency Management Office

New York state transportation workers cut tree lodged in bridge in AuSable Forks.

New York Storm Victims:

Apply Now for Disaster Assistance

Portions of northern and western New York were declared federal disaster areas as a result of severe thunderstorms, high winds, heavy rain and flooding that occurred Nov. 8-15. President Clinton issued a major disaster declaration on Dec. 9 at the request of Gov. George E. Pataki.

The disaster declaration enabled the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help storm victims in the declared counties.

"The federal-state partnership makes it possible for us to provide victims with easy access to a wide range of disaster recovery assistance," Gov. Pataki said.

The aid, coordinated by FEMA, can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses. Low-interest loans from the U.S. Small Business

Administration (SBA) also are available to cover uninsured or under-insured private and business property losses.

FEMA Director James Lee Witt urged those who suffered flood damages, including people with insurance, to call promptly for assistance. FEMA may be able to help with losses that insurance does not cover.

"It's really tough when you see so many people who have worked all their lives to accumulate family belongings only to lose them," Witt said. "That's really hard on them. But we'll do what we can to help them rebuild and recover."

Witt named Barbara T. Russell to coordinate the federal effort to help victims of the storms.

"We want to help people recover as quickly as possible," Russell said. "We want them to know we are concerned, and we will be there to help them apply for aid and answer their questions."

Important Recovery Information

Apply by Phone

People in New York who suffered the effects of the storm and flooding that occurred Nov. 8-15 are urged to begin the application process by calling **1-800-462-9029** from 8 a.m. to 5 p.m., Monday through Saturday. Call **TTY 1-800-462-7585** if you are speech- or hearing-impaired.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer Barbara T. Russell said. "We encourage all who have suffered damage to call as soon as possible."

Disaster Housing Assistance

FEMA provides three kinds of grants to help home owners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storm.

U.S. Small Business Administration

Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to home owners, renters and businesses of all sizes that are not adequately insured.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent. Call **1-800-427-4661** for information.

Apply by Phone

1-800-462-9029

(TTY: 1-800-462-7585)

8 a.m. to 5 p.m., Monday through Saturday

Toll Free

President, Governor Pledge Fast, Caring Aid



A Message From

President Bill Clinton

My heart goes out to all people in New York who were affected by the storms that began Nov. 8.

This has been an extremely rough time for thousands of residents of New York. Many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings. It is hard to do all this and still hold back the tears. Recovering from storms and floods is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of New York affected by this disaster be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process low-interest loans, housing grants, home-repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people of New York impacted by the storms and flooding, Godspeed in your recovery.



A Message From

Governor George E. Pataki

The storm that began Nov. 8 and subsequent flooding delivered a devastating blow that was felt from Steuben County in the west to Clinton County in the north and Delaware

County in the south. Once again our citizens' health and safety were imperiled and homes, property and businesses were damaged or destroyed.

For the second time this year, residents in the disaster-declared counties bore the full brunt of nature's wrath.

The people of New York have shown tremendous courage and resiliency in the face of this natural disaster, but they need help to accelerate the recovery process. Our friends and neighbors in more than 1,200 homes know from painful experience that the damage doesn't end when the water dries up. These families, as well as the affected business community, can be devastated further by the financial impacts of nature's fury.

I am pleased by the quick, positive response by the president and the Federal Emergency Management Agency (FEMA) to New York's request for federal assistance. With their help, New York is on the road to recovery.

In the next few weeks, FEMA and state recovery workers will be working in partnership to make certain that victims of the flood take full advantage of the benefits of the federal programs designed to help them rebuild their lives, their homes and their livelihoods.

Disaster Questions and Answers

Q. What should I do to get help on my disaster losses?

A. Call the toll-free registration number, **1-800-462-9029** (TTY **1-800-462-7585** for hearing- and speech-impaired).

Q. If I have insurance can I still get assistance?

A. Many federal, state, local and volunteer agency programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. A trained inspector will make an appointment to visit your property within a week to 10 days. The inspector verifies the nature of your losses to establish your eligibility for disaster assistance programs.

Q. When can I expect a check?

A. About seven to 10 days after a FEMA inspector's visit, if eligible, you can expect a housing assistance check.

Q. I'm a home owner and don't have a small business. After I registered with FEMA, I was referred to the U.S. Small Business Administration (SBA). Why?

A. SBA makes long-term, low-interest loans to renters, home owners and non-farm businesses of all sizes that are not fully covered by insurance. It is the primary source of funds for long-term disaster recovery.

Q. I don't want a loan, I just want financial assistance.

A. If you believe you cannot afford a loan but were referred to the SBA, it is important for you to return your completed application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for an SBA loan.

Loans, Grants and More

Helping New York on the Road to Recovery

Individuals and business owners who suffered losses because of the storm and flooding that occurred Nov. 8–15 and are located in the declared counties may be eligible for assistance. Designated counties for the assistance programs listed below are: Clinton, Essex, Fulton, Montgomery, Schuyler and Steuben. Additional counties may be added.

DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance. Costs eligible for reimbursement include temporary accommodations in hotels or motels and repairs to such items as furnaces, electric panels and heating systems (you must have paid receipts).

HOME/PERSONAL PROPERTY DISASTER LOANS

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

CONSUMER SERVICES

Help is available to file consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits are available for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at your local unemployment office.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

SOCIAL SECURITY BENEFITS

Call for help if you need to speed the delivery of checks delayed by the disaster or to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in federally assisted housing. Complaints of fraud or other misrepresentation may be filed with the New York Attorney General's Office of Consumer Fraud. Legal assistance and/or referrals may be available by calling the New York State Bar Association.

INSURANCE INFORMATION

The New York State Department of Insurance can help on such matters as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

Home Inspectors Help You Get Correct Aid

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll-free application line: **1-800-462-9029 (TTY 1-800-462-7585** for speech-and hearing-impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** sends loss verifiers if you apply for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are not safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

Use Care When Hiring Contractors

If you were affected by the recent flooding, you should be aware that some unscrupulous contractors may try to take advantage of you.

“If you have disaster-related damages, I urge you to be very careful when contracting for repairs,” Federal Coordinating Officer Barbara T. Russell said.

“Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance,” State Coordinating Officer Edward F. Jacoby Jr. said. “Often the work is never performed or the down payment is never returned.”

Jacoby cautions you not to sign contracts or make down payments without first receiving written estimates from contractors and to avoid offers which seem too good to refuse. He also advises people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Jacoby suggests that disaster victims call the New York State Office of Consumer Fraud number, **1-800-771-7755**, if they have concerns about people representing themselves as contractors.

“You should remember that federal workers and federal contract workers do not charge victims for their services,” said Russell. “If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department.”



Photos by New York Emergency Management Office

New York State Department of Correctional Services crew clears debris from bridge in Upper Jay, Essex County.

SBA low-interest loans to help you recover . . .

Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners and renters, as well as businesses. SBA loans are offered to help repair damage to private property that is not fully covered by insurance.

Loans also may include funds for measures property owners can take to help minimize damage from future storms. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable. SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters are eligible for loans to replace damaged personal property.

SBA analyzes the income and debts of a home owner or renter, and if SBA determines the disaster victim cannot afford a disaster loan, SBA automatically will refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and

other assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA offers Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses affected financially by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.



Photos by New York Emergency Management Office

This bridge and roadway were damaged in flooding in Ellenburg, Clinton County

To help you, FEMA will . . .

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

A Good Time to Think About Flood Insurance

For the New York residents who purchased flood insurance, the October storm and flooding was less damaging than it might have been. Home-owner policies do not cover damage from rising waters, but New York residents who do not have flood insurance can take steps now to protect themselves against future losses.

Backed by the federal government, flood insurance is available to any home owner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent — the same one, for example, who handles your home owner or automobile insurance.

Premiums vary according to the flood risk, the amount of coverage you purchase and the deductible you select. Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a

maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the ceiling is \$500,000 on the building and \$500,000 on contents. If you are a renter, you can purchase coverage up to \$100,000 for personal belongings.

Some people resist buying flood insurance because of the faulty belief that, in case of flooding, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the President. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, the aid available is limited, and often in the form of a low interest SBA loan.

What if your neighborhood is not in a floodplain? Floods can, and do, occur almost anywhere. Nearly 30 percent of NFIP claims come from properties considered to be at only low or moderate risk.

For more information, contact your local insurance agent or call the NFIP toll-free number, **1-800-427-4661**. Don't delay. There is a 30-day waiting period before new policies take effect, and the next flood could occur much sooner than anyone expects.

Recovery Times is published by the Federal Emergency Management Agency and the New York Emergency Management Office with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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Protecting Your Home from Flood Damage

You can prevent future damage to your property through a variety of reconstruction activities when making repairs to your home or property. This is called mitigation.

Each home owner's situation needs to be looked at individually.

Damage prevention techniques can be designed for your specific home and can minimize the effects of floodwaters on your property and your family.

Low-cost Measures

If you live in a flood-hazard area, you should protect the main utilities of your house.

Heating and hot-water systems can be elevated by using a suitable masonry base at least 12 inches above the flood level. Electrical panels and utilities should also be relocated to an area above the flood level.

If the space is not high enough to allow you to elevate the utility, move it to an upper floor or attic space.

Other low-cost measures include building a flood wall around basement windows to protect the basement from low-level flooding and anchoring fuel tanks to prevent them from floating and overturning.

Before any alterations or repairs are made, you should contact your local building official to obtain any necessary permits.



Top half of a carport sits on the ground in Keene, Essex County, after powerful floodwaters ripped into it.

Photos by New York Emergency Management Office

Elevate Your House

Most houses can be elevated above the flood level. This is a good alternative to relocating your home out of the flood zone.

Your local building officials can determine safe flood-elevation heights referred to as "base-flood elevations."

For this solution, the structure is raised so that the main living floor is above the base-flood elevation and a new foundation is put under the existing structure.

Access is then provided with new stairs and landings up to the main floor.

Relocate

You also may want to consider moving your home and family to a safe location.

This is the most permanent solution to protect yourself from the hazards of dangerous floodwaters.

If you own vacant land outside of the flood zone, it may even be possible to physically move the house to a new site.

This may take a lot of advance planning, but the result may put you at ease for a lifetime.

Important Phone Numbers - *Clip and Save*

Federal Agencies

- FEMA Application 1-800-462-9029
- TTY for hearing/speech impaired. 1-800-462-7585
- Disaster Information Helpline. 1-800-462-9029
- TTY for hearing/speech impaired. 1-800-462-9029
- FEMA Fraud Detection. 1-800-323-8603
- National Flood Insurance Program
- Obtain policy/information. 1-800-427-4661
- TTY for hearing/speech impaired. 1-800-427-5593
- Policyholders/claims. 1-800-638-6620
- TTY for hearing/speech impaired. 1-800-447-9487
- Social Security Administration 1-800-772-1213
- U.S. Small Business Administration 1-800-659-2955
- Internal Revenue Service 1-800-829-1040
- TTY for hearing/speech impaired. 1-800-829-4059
- Housing and Urban Development Hotline. 1-800-669-9777
- Department of Veterans Affairs 1-800-827-0648

State Agencies

- NYS Attorney General's Office. 1-800-771-7755
- NYS Office for the Aging. 1-800-342-9871
- NYS Department of Taxation. 1-800-225-5829
- NYS Insurance Department. 1-800-342-3736
- NYS Department of Social Services 1-800-343-3009
- NYS Banking. 212-618-6642

Volunteer Agencies

- American Red Cross
- Northern Essex/Clinton Chapter 518-561-7280
- Fulton/Albany Chapter. 518-433-0151
- Montgomery Chapter. 518-842-5340
- Chemung/Schuyler Chapter. 607-734-3317
- Northern Steuben Chapter 607-776-7008